

## DECLARATION AND POWER OF ATTORNEY FOR CIP PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

### METHOD AND A SYSTEM FOR SETTLEMENT OF TRADING ACCOUNTS

the specification of which is attached hereto unless the following box is checked:

[ ] was filed on November 29, 2001 as United States Application Number or PCT International Application Number 09/996,837 and was amended on    (if applicable).

I hereby state that this application in part discloses and claims subject material disclosed in my earlier-filed pending application U.S. Serial No. 09/996,837 filed on November 29, 2001. U.S. Serial No. 09/996,837 is a CIP of U.S. Serial No. 09/692,769 filed October 18, 2000, which is a continuation of U.S. Serial No. 09/129,413 filed on August 5, 1998, which is a CIP of U.S. Serial No. 08/927,443 filed September 11, 1997, and a CIP of Serial No. 08/920,567 filed August 29, 1997. U.S. Serial No. 09/996,837 is also a CIP of U.S. Serial No. 09/551,190 filed April 17, 2000, which is a continuation of U.S. Serial No. 09/213,703 filed December 17, 1998, which is a CIP of Serial No. 09/129,413 filed on August 5, 1998, which is a CIP of U.S. Serial No. 08/927,443 filed September 11, 1997, and a CIP of Serial No. 08/920,567 filed August 29, 1997.

I hereby state that I reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56.

I also acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37 CFR 1.63(d), which occurred between the filing date of the prior application and the filing date of the continuation-in-part application, if this is a continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT international application having a filing date before that of the application on which priority is claimed:

**Priority Not Claimed: [ x ]**

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below.

**Application No.:**

**Filing Date:**

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

**Appln No.: 09/996,837**

**Filing Date: November 29, 2001 Status: pending**

**POWER OF ATTORNEY:** As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) at *Cohen, Pontani, Lieberman & Pavane* to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

**Customer number 27799**

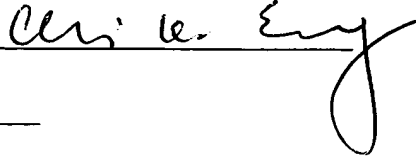
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Address all telephone calls to Alfred W. Froebrich, Esq. at telephone No. (212) 687-2770.

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The foregoing instrument was acknowledged  
before me this 24 day of May,

2004, by Elmora Arapadze  
(name of person seeking acknowledgement)

Notary Public

My commission expires: 09/30/2006

**Full Name of Fourth Joint Inventor: Guillermo BODNAR**

Inventor's signature: \_\_\_\_\_

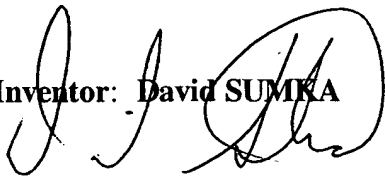
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